



IDFC BOND FUND - Income Plan

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.
A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.
(In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)

- This fund emphasizes on high quality - currently 100% AAA and equivalent instruments.
- This fund is actively managed within SEBI's prescribed duration limit - Macaulay duration band of 4-7 years. (In case of anticipated adverse situation, macaulay duration of the portfolio could be between 1 year and 7 years)
- This fund diversifies your allocation across Government Securities, Corporate Bonds, Money Market instruments, depending on the fund manager's views.
- IDFC Bond Fund - Income plan fits in the Satellite bucket offering and is suitable for investors with minimum investment horizon of 3+ years.

Fund Features:

(Data as on 31st December'22)

Category: Medium to Long Duration

Monthly Avg AUM: ₹ 503.52 Crores

Inception Date: 14th July 2000

Fund Manager: Mr. Suyash Choudhary (Since 15th October 2010)

Standard Deviation (Annualized): 3.06%

Modified Duration: 4.01 years

Average Maturity: 5.09 years

Macaulay Duration: 4.16 years

Yield to Maturity: 7.32%

Benchmark: NIFTY Medium to Long Duration Debt Index A- III (w.e.f. 1st April 2022)

Minimum Investment Amount: ₹5,000/- and any amount thereafter.

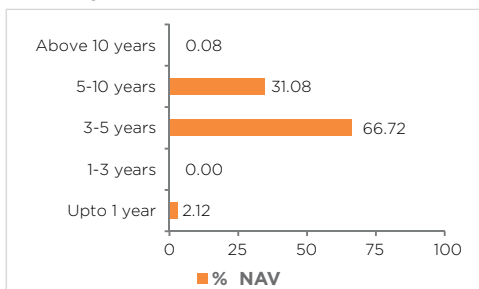
Exit Load: If redeemed/switched out within 365 days from the date of allotment: For 10% of investment: Nil

For remaining investment: 1%

If redeemed/switched out after 365 days from the date of allotment: Nil

Options Available: Growth, IDCW® - Quarterly, Half Yearly, Annual & Periodic (each with payout, reinvestment and sweep facility)

Maturity Bucket:



©Income Distribution cum capital withdrawal

LIQUIDITY

For very short term parking of surplus or emergency corpus

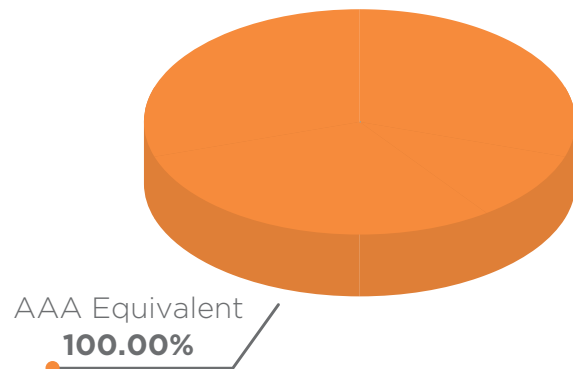
CORE

Ideally forms bulk of your allocation-Funds that focus on high credit quality and low to moderate maturity profile

SATELLITE

Funds that can take higher risk-either duration risk or credit risk or both

ASSET QUALITY



Gsec/SDL yields have been annualized wherever applicable
Standard Deviation calculated on the basis of 1 year history of monthly data

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.


PORTFOLIO (31 December 2022)

Name	Rating	Total (%)
Government Bond		97.88%
5.63% - 2026 G-Sec	SOV	66.53%
6.54% - 2032 G-Sec	SOV	27.34%
6.1% - 2031 G-Sec	SOV	2.76%
7.1% - 2029 G-Sec	SOV	0.99%
6.79% - 2027 G-Sec	SOV	0.20%
7.73% - 2034 G-Sec	SOV	0.08%
Net Cash and Cash Equivalent		2.12%
Grand Total		100.00%


Potential Risk Class Matrix

Credit Risk of the scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Scheme risk-o-meter	This product is suitable for investors who are seeking*	Benchmark risk-o-meter
 <p>Investors understand that their principal will be at Moderate risk</p>	<ul style="list-style-type: none"> To generate optimal returns over Long term. Investments in Debt & Money Market such that the Macaulay duration of is between 4 years and 7 years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>NIFTY Medium to Long Duration Debt Index A-III</p>